

Information to identify the case:

Debtor 1	Allison M. Lucas	Social Security number or ITIN	xxx-xx-7326
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed in chapter	13 9/21/18
Case number: 18-10975-TPA		Date case converted to chapter	7 4/3/19

Official Form 309B (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Allison M. Lucas	
2. All other names used in the last 8 years		
3. Address	2191 Roberts Road Erie, PA 16510	
4. Debtor's attorney Name and address	Tina M. Fryling 4402 Peach Street, Suite 3 Erie, PA 16509	Contact phone 814 450 5161 Email: tinafryling@gmail.com
5. Bankruptcy trustee Name and address	John C. Melaragno, Trustee 502 West 7th Street. Erie, PA 16502	Contact phone 814-459-5557 Email: johnm@mplegal.com

For more information, see page 2 >

Debtor **Allison M. Lucas**

Case number **18-10975-TPA**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 4/3/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 24, 2019 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bankruptcy Court Conference Room B110, U.S. Courthouse, 17 South Park Row, Erie, PA 16501
8.	Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 7/23/19 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 6/12/19 Deadline for governmental units to file a proof of claim: Filing deadline: 3/20/19 <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Allison M. Lucas
 Debtor

Case No. 18-10975-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: lfin
 Form ID: 309B

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 Total Noticed: 37

Date Rcvd: Apr 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2019.

db +Allison M. Lucas, 2191 Roberts Road, Erie, PA 16510-2379
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 aty +Kevin Scott Frankel, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150,
 King of Prussia, PA 19406-4702
 aty Nicholas R. Pagliari, MacDonald, Illig, Jones & Britton LLP, 100 State Street, Suite 700,
 Erie, PA 16507-1459
 cr +Tendto Credit Union, f/k/a Erie Community Credit U, 1915 East 36th Street,
 Erie, PA 16510-2663
 14918950 ACI, 35A Rust Lane, Boerne, TX 78006-8202
 14918952 +Bradley Lucas, 2225 Harrison Street, Erie, PA 16510-1505
 14918954 +Domestic Relations, 140 W. 6th Street, Erie, PA 16501-1032
 14918955 +Erie Water Works, Collections Department, 340 West Bayfront Parkway, Erie, PA 16507-2004
 14918958 #FNB Consumer Discount, 2501 W. 12th Street, Erie, PA 16505-4527
 14918956 +Family Dental Care, 4206 East Lake Road, Erie, PA 16511-1357
 14918957 +Fedloan servicing, P O Box 60610, Harrisburg, PA 17106-0610
 14918959 Home Depot Credit Services, P O 9001010, Louisville, KY 40290-1010
 14918960 +OB/GYN Associates of Erie, 100 Peach Street, Suite 300, Erie, PA 16507-1423
 14918962 +Pacific Union Finance, 1603 LBJ Freeway Suite 500, Dallas, TX 75234-6071
 14918964 Penelec, P O Box 3687, Akron, OH 44309-3687
 14944431 +Penelec, C/O FirstEnergy/Penelec, 101 Crawford's Corner Rd., Bldg. #1 Suite 1-511,
 Holmdel, NJ 07733-1976
 14918965 +Penn State University, Office of the Bursar, 103 Shields Bldg,
 University Park, PA 16802-1276
 14918966 #+Regency Finance Company, 2501 W. 12th Street, Erie, PA 16505-4527
 14918967 +Spectrum, 1600 Dublin Road, Columbus, OH 43215-2098
 14918968 +Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
 14951206 +Tendto Credit Union,, f/k/a Erie Community Credit Union,
 c/o Carol F. Messenger, Payment Solution, 1915 East 36th Street, Erie, PA 16510-2663
 14918969 +Turnpike, P O BOX 1153, Milwaukee, WI 53201-1153
 15006119 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14918970 +Waste Management, 1001 Fannin Street, Houston, TX 77002-6717

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: tinafryling@gmail.com Apr 04 2019 02:08:17 Tina M. Fryling,
 4402 Peach Street, Suite 3, Erie, PA 16509
 tr +E-mail/Text: jmelaragno@iq7technology.com Apr 04 2019 02:09:17 John C. Melaragno, Trustee,
 502 West 7th Street., Erie, PA 16502-1333
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 04 2019 02:08:39 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Apr 04 2019 02:08:48
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 14918951 +EDI: CINGMIDLAND.COM Apr 04 2019 07:13:00 AT&T, P O BOX 6416,
 Carol Stream, IL 60197-6416
 14955069 +EDI: CINGMIDLAND.COM Apr 04 2019 07:13:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
 KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
 14918953 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One, P O BOX 71083,
 Charlotte, NC 28272-1083
 14957865 EDI: CAPITALONE.COM Apr 04 2019 07:15:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 14931880 EDI: AGFINANCE.COM Apr 04 2019 07:13:00 ONEMAIN, P.O. BOX 3251,
 EVANSVILLE, IN 47731-3251
 14918961 EDI: AGFINANCE.COM Apr 04 2019 07:13:00 One Main Financial, P O BOX 742536,
 Cincinnati, OH 45274-2536
 14942744 +E-mail/Text: bankruptcy@loanpacific.com Apr 04 2019 02:09:17 Pacific Union Financial, LLC,
 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071
 14918963 +E-mail/Text: recovery@paypal.com Apr 04 2019 02:08:18 PayPal, 2211 North First Street,
 San Jose, CA 95131-2021

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Pacific Union Financial, LLC

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-1

User: lfin
Form ID: 309B

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Total Noticed: 37

Date Rcvd: Apr 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
pabk@logs.com
Nicholas R. Pagliari on behalf of Creditor Tendto Credit Union, f/k/a Erie Community Credit
Union npagliari@mijb.com, sburick@mijb.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
Tina M. Fryling on behalf of Debtor Allison M. Lucas tinafryling@gmail.com,
tfryling@mercyhurst.edu;r53088@notify.bestcase.com

TOTAL: 7